

DEBORAH SENN  
STATE INSURANCE COMMISSIONER

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

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*In the Matter of*

**Financial Solutions Insurance & Taxes.**

)  
) NO. D 98 - 70  
)

) ORDER TO CEASE AND DESIST  
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TO: Financial Solutions Insurance & Taxes  
2911 Turner Road, Suite A-2  
Richmond, VA 23224

Pursuant to RCW 48.02.080, Financial Solutions Insurance & Taxes is hereby ORDERED to cease and desist the solicitation and transaction of insurance in the state of Washington.

**THIS ORDER IS BASED UPON THE FOLLOWING GROUNDS:**

Financial Solutions Insurance & Taxes solicited insurance in Washington while having no Washington license as an agent or broker, in violation of RCW 48.17.060. The company for which it solicited, Liberty Insurance Company, is not an authorized insurer in Washington. The solicitation thus also violated RCW 48.15.020. Moreover, Liberty Insurance Company does not satisfy the requirements of chapter 48.15 RCW as a surplus line carrier.

Notice is hereby given that each violation of RCW 48.15.020, which prohibits the solicitation of insurance by, or the representation of, an unauthorized insurer within the state of Washington, constitutes a separate offense punishable by a fine of not more than \$25,000. Violation of RCW 48.17.060 constitutes a separate offense punishable by a fine of not more than \$500 and certain criminal penalties.

Subject to a demand for hearing made pursuant to RCW 48.04.010 and chapter 34.05 RCW, this order shall remain in effect pending the further order of the Commissioner.

ISSUED AT LACEY, WASHINGTON, this 5th of November, 1998.

DEBORAH SENN  
Insurance Commissioner

By A handwritten signature in dark ink, appearing to read "W E Frandsen".

WILLIAM E. FRANDSEN  
Deputy Commissioner